

S.J. Res. 98. Joint resolution authorizing and requesting the President to extend through 1966 his proclamation of a period to "See the United States," and for other purposes.

# ADDRESSES, EDITORIALS, ARTICLES, ETC., PRINTED IN THE APPENDIX

On request, and by unanimous consent, addresses, editorials, articles, etc., were ordered to be printed in the Appendix, as follows:

By Mr. MONRONEY:

Address entitled "America, the Beautiful," delivered by the Honorable Russell E. Train, president of the Conservation Foundation, at the annual meeting of the American Forestry Association, held jointly with the National Council of State Garden Clubs, at Jackson Lake Lodge, Wyo.; which will appear hereafter in the Appendix.

By Mr. METCALF:

Article entitled "From Race of Sorrows to Morning Star," written by Beverley B. Morales and published in the Billings Gazette, in tribute to the St. Labre Mission.

By Mrs. NEUBERGER:

Article entitled "Are Trading Stamps Losing Their Punch?" published in Business Week of September 4, 1965.

By Mr. LAUSCHE:

Constitution Day program of the Canton, Ohio, Kiwanis Club.

## AMERICAN FOREIGN POLICY IN THE DOMINICAN REPUBLIC

Mr. AIKEN. Mr. President, since the chairman of the Foreign Relations Committee [Mr. FULBRIGHT] made a speech on the floor of the Senate last week relative to our operations in the Dominican Republic, many words have been spoken in reference to that speech in the Chamber. However, as might have been expected, the reception given the speech outside the halls of Congress was somewhat warmer than the reception given it by certain Senators.

I ask unanimous consent to have printed in the RECORD at this point an editorial which appeared in the Bennington Banner, of Bennington, Vt., on September 20, entitled "Senator FULBRIGHT'S Unpleasant Truths."

There being no objection, the editorial was ordered to be printed in the RECORD, as follows:

### SENATOR FULBRIGHT'S UNPLEASANT TRUTHS

It will be surprising if Senator FULBRIGHT'S blockbusting statement of last week on U.S. policy in the Dominican Republic doesn't produce a profound chill in his relations with the White House.

Senator FULBRIGHT, to be sure, was careful to blame what he considers gross mis-handling of the Dominican crisis on the President's advisers. Yet it is hardly flattering to President Johnson to say that he was pushed by his subordinates into an unjustified military adventure, and into mis-representing the facts to the American people.

The burden of the Senate foreign policy chairman's argument is that the marines were sent into Santo Domingo last April not, as the President claimed, to save American lives but to prevent "a return to power of Juan Bosch or of a government controlled by Bosch's party, the Dominican Revolutionary Party."

He contends further that estimates of Communist influence in the revolutionary movement were grossly exaggerated and that

evidence doesn't verify the administration's assertion that the revolution was in danger of being taken over by Communist elements when we intervened.

Senator FULBRIGHT also raised other important questions that our Latin American policymakers would do well to ponder before they advise the President to intervene in another revolution. Most important, Senator FULBRIGHT asks whether the administration's reaction to the Dominican crisis is part of a broader shift in its attitudes toward Latin American countries.

He makes it clear that social revolution is inevitable in Latin America, and that the United States can use its power to influence the choice the Latin Americans make. This choice, more often than not, will be between corrupt military dictatorships and social revolutionary parties.

"Since just about every revolutionary movement is likely to attract Communist support, at least in the beginning," the Senator declared, "the approach followed in the Dominican Republic, if consistently pursued, must inevitably make us the enemy of all revolutions and therefore the ally of all the unpopular and corrupt oligarchies of the hemisphere."

The United States must decide, he suggested, "whether, by supporting reform, we bolster the popular non-Communist left, or whether, by supporting unpopular oligarchies we drive the rising generation of educated and patriotic young Latin Americans to an embittered and hostile form of communism like that of Fidel Castro."

Predictably, the words had hardly left Senator FULBRIGHT'S mouth before he was accused of being soft on communism, but these charges in no way detract from the importance of the issues he has raised. Intervention in the affairs of another nation, as the United States often loudly proclaims, is an extreme and not easily justified course of action. The lessons learned in the Dominican Republic should make us think twice before trying it again.

Under normal circumstances, one might perhaps question the propriety of such a frontal attack by the Democratic chairman of the Foreign Relations Committee on the policies of a Democratic president. But the circumstances in this case are not normal, first, because the Republican leadership in Congress is too liberal to make the point that FULBRIGHT has made, and second, because the issue raised by our Dominican adventure is far too important to be stifled by a senseless consensus.

It can be argued, perhaps, that the Senator does not make sufficient allowances for the political dilemma which the Johnson Administration faced in the Dominican crisis. Obviously the President and his advisers were strongly motivated by a morbid fear of what would happen to the Democrats' political fortunes if they permitted the establishment of "another Cuba." No doubt they reasoned that even in a 1-in-20 chance of a Communist takeover was a risk to be avoided at any cost.

But this is a pretty poor excuse for a decision that aligned us with the enemies of reform, violated our solemn treaty obligations, and rendered our Latin American aims deeply suspect among liberals everywhere. FULBRIGHT is right when he says the Johnson administration should have had the sense and the courage to take the minimal risk entailed in casting our lot with the forces of social justice.

Mr. AIKEN. The Bennington Banner, it may be recalled, won first prize last spring for being the best made up and best established newspaper in the United States, regardless of circulation. I believe the editorial, whether one agrees with all it contains or not, is a fine example of how this small Vermont news-

paper happened to win over all the other publications in the United States, both large and small.

Mr. CLARK. Mr. President, will the Senator yield?

Mr. AIKEN. I yield to the Senator from Pennsylvania.

Mr. CLARK. Is the Senator putting in the RECORD an editorial about the Dominican situation from a Bennington, Vt., newspaper?

Mr. AIKEN. That is correct. It is a well written editorial, and it relates to the speech which was made by the Senator from Arkansas, the chairman of the Senate Foreign Relations Committee [Mr. FULBRIGHT], last week.

Mr. CLARK. I have found myself in complete agreement with the editorial, which I thought was very constructive. I wonder if the Senator from Vermont is also in accord.

Mr. AIKEN. I made a few remarks the other day to the effect that while I thought the President was justified in taking some action that night—I think he would probably have been negligent had he not taken some action—I agreed with the Senator from Arkansas that there were a good many unnecessary mistakes made before a temporary government was finally established, primarily by backing the wrong—

Mr. CLARK. Horse?

Mr. AIKEN. The wrong personality to start with, and certain other mistakes which I do not intend to itemize.

Mr. CLARK. I thank my friend from Vermont.

## PEACEMAKING IN ASIA

Mr. CHURCH. Mr. President, the immediate reaction of the United States to the war between Pakistan and India, and to the Chinese border demands upon India, has been one of admirable restraint. President Johnson and his foreign policy advisers are to be commended for the finesse and sophistication they have shown in dealing with this grave crisis in the Asian subcontinent.

In this morning's edition of the Washington Post, Mr. Joseph Kraft contributes a brilliant article, entitled "Peacemaking in Asia," in which he gives the Johnson administration the credit due it for the initial steps taken thus far in dealing with the delicate diplomatic problems posed by this unfortunate war.

I ask unanimous consent that the Kraft column be printed in the RECORD.

There being no objection, the article was ordered to be printed in the RECORD, as follows:

### PEACEMAKING IN ASIA

(By Joseph Kraft)

Victory a la Hitler and Napoleon, victory that means seized capitals and subdued countries, is not in the cards in the Indian subcontinent. Given the terrain, the size of the forces, and the state of the local art, the worst likely military trouble is intensified fighting ending in the kind of nonend that has characterized almost all frontier struggles in the postwar era.

But there is a serious diplomatic danger that could materialize within a month. It would be possible for Russia to emerge from the present troubles as the dominant diplomatic power in India. China could emerge as the dominant diplomatic power in Paki-

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stan. It is against that awful outcome that American diplomacy must be mobilized.

So far it can be said that the administration has met the test with remarkable sophistication. It has shown a clear appreciation of what has been going on. It has scrupulously avoided panicky reactions and unilateral moves that could only make matters worse. It has even avoided that fatal combination that has been the hallmark of American diplomacy through the decades—the combination of force and unctuous rectitude.

On one side, the Indian side, of the quarrel, this country has for once resisted the temptation to indulge in an orgy of China-baiting. Unlike the Pakistanis, Indians, and Russians who have all been doing the kind of things that make the Chinese look 10 feet tall, the United States has been patient and moderate.

The strongest official statement about Chinese intervention made by the United States was a remark made last week by the Secretary of State after giving testimony to the Congress. Because it produced banner headlines of an American warning to Peking, the statement is worth reproducing in full.

Mr. Rusk was asked about charges that Communist China has been "egging on" the fight on the subcontinent. In a reply of studied mildness, he said: "I think there are those who feel that China is trying to fish in troubled waters here. Our own advice to Peking would be not to do that and to stay out of it and give the Security Council of the United Nations a chance to settle this matter."

On the other side of the quarrel, the Pakistani side, this country has resisted the itch to make moral judgments about the Kashmir issue. Instead of trying, as the Pakistanis put it, to solve the problem rather than the symptoms, Washington has kept its righteousness under firm control. The closest this country has come to a pronouncement on Kashmir was again the comment made by the Secretary of State after testimony on the Hill last week.

His words were remarkable for measured care. And once again, because they were widely misinterpreted, they are worth citing.

Mr. Rusk was asked about a plebiscite that would achieve self-determination on Kashmir. He said: "We have expressed our views on that subject over the years. That is part of a general problem of solution of outstanding issues between India and Pakistan. We believe that these matters should be taken up and resolved by peaceful means. We do not believe they should be resolved by force."

With this country keeping its tone measured, the Russians and Chinese, far from scoring great gains as the beaky hawks would assert, have over reached themselves. The Chinese, fearful that a settlement of sorts might be in the works, issued their ultimatums in the evident hope of preventing Pakistan from coming to terms. Lacking the capacity for truly serious action on the ground, they have been obliged to extend the ultimatum. It is now not easy to see how they will emerge without a simultaneous loss of prestige, and a new confirmation of their role as chief international troublemaker.

For their part, the Russians, after issuing the kind of warnings bound to incite Peking, have pulled the grandstand play of calling for a meeting of Indian and Pakistani representatives in Moscow. If it comes off at all, which is extremely doubtful, it is hard to see how a Moscow meeting can yield concrete results. Far from making the most of an opportunity, the Russians seem merely to be underlining their own limitations. They may end up with egg all over their face.

The lesson here is not simply Milton's homily that "they also serve who only stand and wait"; that, after all, was an ode to blindness. The true lesson, the lesson for

those who would see in the dark, is that in this country's contacts with the Chinese Communists, the bellicose reaction is almost always the wrong reaction. The right policy is to turn to account against the Chinese the miasmic political swamps that fringe the Asian heartland. And nowhere is that more true than in that other Asian trouble spot that we all know in our bones is dimly related to the crisis in the subcontinent—Vietnam.

## SPECIAL INDEMNITY INSURANCE FOR MEMBERS OF THE ARMED FORCES SERVING IN COMBAT ZONES

The PRESIDENT pro tempore laid before the Senate the amendment of the House of Representatives to the bill (S. 2127) to amend title 38, United States Code, in order to provide special indemnity insurance for members of the Armed Forces serving in combat zones, and for other purposes, which was to strike out all after the enacting clause and insert:

"That (a) chapter 19 of title 38, United States Code, is amended by redesignating 'Subchapter III—General' thereof as 'Subchapter IV—General' and by inserting immediately after subchapter II thereof the following new subchapter III:

### "SUBCHAPTER III—SERVICEMEN'S GROUP LIFE INSURANCE

#### "§ 765. Definitions

"For the purpose of this subchapter—

"(1) The term 'active duty' means full-time duty as a commissioned or warrant officer, or as an enlisted member of a uniformed service under a call or order to duty that does not specify a period of thirty days or less.

"(2) The term 'member' means a person on active duty in the uniformed services in a commissioned, warrant, or enlisted rank or grade.

"(3) The term 'uniformed services' means the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and Environmental Science Services Administration.

#### "§ 766. Eligible insurance companies

"(a) The Administrator is authorized, without regard to section 3709 of the Revised Statutes, as amended (41 U.S.C. 5), to purchase from one or more life insurance companies a policy or policies of group life insurance to provide the benefits specified in this subchapter. Each such life insurance company must (1) be licensed to issue life insurance in each of the fifty States of the United States and in the District of Columbia, and (2) as of the most recent December 31 for which information is available to the Administrator, have in effect at least 1 per centum of the total amount of group life insurance which all life insurance companies have in effect in the United States.

"(b) The life insurance company or companies issuing such policy or policies shall establish an administrative office at a place and under a name designated by the Administrator.

"(c) The Administrator shall arrange with the life insurance company or companies issuing any policy or policies under this subchapter to reinsure, under conditions approved by him, portions of the total amount of insurance under such policy or policies with such other life insurance companies (which meet qualifying criteria set forth by the Administrator) as may elect to participate in such reinsurance.

"(d) The Administrator may at any time discontinue any policy or policies which he has purchased from any insurance company under this subchapter.

#### "§ 767. Persons insured; amount

"(a) Any policy of insurance purchased by the Administrator under section 766 of this title shall automatically insure any member of the uniformed services on active duty against death in the amount of \$10,000 from the first day of such duty, or from the date certified by the Administrator to the Secretary concerned as the date Servicemen's Group Life Insurance under this subchapter takes effect, whichever date is the later date, unless such member elects in writing (1) not to be insured under this subchapter, or (2) to be insured in the amount of \$5,000.

"(b) If any member elects not to be insured under this subchapter or to be insured in the amount of \$5,000, he may thereafter be insured under this subchapter or insured in the amount of \$10,000 under this subchapter, as the case may be, upon written application, proof of good health, and compliance with such other terms and conditions as may be prescribed by the Administrator.

#### "§ 768. Termination of coverage; conversion

"Each policy purchased under this subchapter shall contain a provision, in terms approved by the Administrator, to the effect that any insurance thereunder on any member of the uniformed services shall cease (except in the case of members absent without leave) one hundred and twenty days after his separation or release from active duty, and that during the period such insurance is in force the insured upon request to the administrative office established under subsection 766(b) of this title shall be furnished a list of life insurance companies participating in the program established under this subchapter and upon written application (within such period) to the participating company selected by the insured and payment of the required premiums be granted insurance without a medical examination on a plan then currently written by such company which does not provide for the payment of any sum less than the face value thereof or for the payment of an additional amount as premiums if the insured engages in the military service of the United States, to replace the Servicemen's Group Life Insurance in effect on the insured's life under this subchapter. In addition to life insurance companies participating in the program established under this subchapter, such list shall include additional life insurance companies (not so participating) which meet qualifying criteria, terms, and conditions established by the Administrator and agree to sell insurance to members and former members in accordance with the provisions of the preceding sentence. In the case of any member who is absent without leave for a period of more than thirty-one days, insurance under this subchapter shall cease as of the date such absence commenced. Any such member so absent without leave, upon return to duty, may again be insured under this subchapter, but only if he complies with the requirements set forth in section 767(b) of this section.

#### "§ 769. Deductions; payment; investment; expenses

"(a) During any period in which a member is insured under a policy of insurance purchased by the Administrator under section 766 of this title, there shall be deducted each month from his basic or other pay until separation or release from active duty an amount determined by the Administrator (which shall be the same for all such members) as the share of the cost attributable to insuring such member under such policy, less any cost traceable to the extra hazard of active duty in the uniformed service. Any amount not deducted from the basic

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or other pay of a member insured under this subchapter while on active duty, if not otherwise paid, shall be deducted from the proceeds of any insurance thereafter payable. The initial monthly amount determined by the Administrator to be charged under this subsection for insurance under this subchapter may be continued from year to year, except that the Administrator may redetermine such monthly amount from time to time in accordance with experience. No refunds will be made to any member of any such amount properly deducted from his basic or other pay to cover the insurance granted under this subchapter.

"(b) For each month for which any member is so insured, there shall be contributed from the appropriation made for his pay an amount determined by the Administrator and certified to the Secretary concerned to be the cost of such insurance which is traceable to the extra hazard of active duty in the uniformed services. Such cost shall be determined by the Administrator on the basis of the excess mortality suffered by members and former members of the uniformed services insured under this subchapter above that incurred by the male civilian population of the United States of the same age as the median age of members of the uniformed services (disregarding a fraction of a year) as shown by the records of the uniformed services, the primary insurer or insurers, and the Department of Health, Education, and Welfare, together with the most current estimates of such mortality. The Administrator is authorized to make such adjustments regarding such contributions from pay appropriations as may be indicated from actual experience.

"(c) An amount equal to the first amount due on any such insurance may be advanced from current appropriations for active-service pay to any such member, which amount shall constitute a lien upon any service or other pay accruing to the person from whom such advance was made and shall be collected therefrom if not otherwise paid. No disbursing or certifying officer shall be responsible for any loss incurred by reason of such advance.

"(d) (1) The sums withheld from the basic or other pay of members under subsection (a) of this section, and the sums contributed from appropriations under subsection (b) of this section, together with the income derived from any dividends or premium rate adjustments received from insurers shall be deposited to the credit of a revolving fund established in the Treasury of the United States. All premium payments and extra hazard costs on any insurance policy or policies purchased under section 766 of this title and the administrative cost to the Veterans' Administration of insurance issued under this subchapter shall be paid from the revolving fund.

"(2) The Administrator is authorized to set aside out of the revolving fund such amounts as may be required to meet the administrative costs to the Veterans' Administration of insurance issued under this subchapter and all current premium payments and extra hazard costs on any insurance policy or policies purchased under section 766 of this title. The Secretary of the Treasury is authorized to invest in and to sell and retire special interest-bearing obligations of the United States for the account of the revolving fund. Such obligations issued for this purpose shall have maturities fixed with due regard for the needs of the fund and shall bear interest at a rate equal to the average market yield (computed by the Secretary of the Treasury on the basis of market quotations as of the end of the calendar month next preceding the date of issue) on all marketable interest-bearing

obligations of the United States then forming a part of the public debt which are not due or callable until after the expiration of four years from the end of such calendar month; except that where such average market yield is not a multiple of one-eighth of 1 per centum, the rate of interest of such obligation shall be the multiple of one-eighth of 1 per centum nearest such market yield.

"(3) Notwithstanding the provisions of section 782 of this title, the Administrator shall, from time to time, determine the administrative costs to the Veterans' Administration which in his judgment are properly allocable to insurance issued under this subchapter and shall transfer such cost from the revolving fund to the appropriation 'General operating expenses, Veterans' Administration'.

"§ 770. Beneficiaries; payment of insurance

"(a) Any amount of insurance under this subchapter in force on any member or former member on the date of his death shall be paid, upon the establishment of a valid claim therefor, to the person or persons surviving at the date of his death, in the following order of precedence:

"First, to the beneficiary or beneficiaries as the member or former member may have designated by a writing received in the uniformed services prior to such death;

"Second, if there be no such beneficiary, to the widow or widower of such member or former member;

"Third, if none of the above, to the child or children of such member or former member and descendants of deceased children by representation;

"Fourth, if none of the above, to the parents of such member or former member or the survivor of them;

"Fifth, if none of the above, to the duly appointed executor or administrator of the estate of such member or former member;

"Sixth, if none of the above, to other next of kin of such member or former member entitled under the laws of domicile of such member or former member at the time of his death.

"(b) If any person otherwise entitled to payment under this section does not make claim therefor within one year after the death of the member or former member, or if payment to such person within that period is prohibited by Federal statute or regulation, payment may be made in the order of precedence as if such person had predeceased the member or former member, and any such payment shall be a bar to recovery by any other person.

"(c) If, within two years after the death of the member or former member, no claim for payment has been filed by any person entitled under the order of procedure set forth in this section, and neither the Administrator nor the administrative office established by the insurance company or companies pursuant to section 766(b) of this title has received any notice that any such claim will be made, payment may be made to a claimant as may in the judgment of the Administrator be equitably entitled thereto, and such payment shall be a bar to recovery by any other person. If, within four years after the death of the member or former member, payment has not been made pursuant to this section and no claim for payment by any person entitled under this section is pending, the amount payable shall escheat to the credit of the revolving fund referred to in section 769(d).

"(d) The member may elect settlement of insurance under this subchapter either in a lump sum or in thirty-six equal monthly installments. If no such election is made by the member the beneficiary or beneficiaries may elect settlement either in a lump

sum or in thirty-six equal monthly installments. If the member has elected settlement in a lump sum, the beneficiary or beneficiaries may elect settlement in thirty-six equal monthly installments.

"§ 771. Basic tables of premiums; readjustment of rates

"(a) Each policy or policies purchased under section 766 of this title shall include for the first policy year a schedule of basic premium rates by age which the Administrator shall have determined on a basis consistent with the lowest schedule of basic premium rates generally charged for new group life insurance policies issued to large employers, this schedule of basic premium rates by age to be applied, except as otherwise provided in this section, to the distribution by age of the amount of group life insurance under the policy at its date of issue to determine an average basic premium per \$1,000 of insurance. Each policy so purchased shall also include provisions whereby the basic rates of premium determined for the first policy year shall be continued for subsequent policy years, except that they may be readjusted for any subsequent year, based on the experience under the policy, such readjustment to be made by the insurance company or companies issuing the policy on a basis determined by the Administrator in advance of such year to be consistent with the general practice of life insurance companies under policies of group life insurance issued to large employers.

"(b) The total premiums for the policy or policies shall be the sum of the amounts computed according to the provisions of subsection (a) above and the estimated costs traceable to the extra hazard of active duty in the uniformed services as determined by the Administrator, subject to the provision that such estimated costs traceable to the extra hazard shall be retroactively readjusted annually in accordance with section 769(b).

"(c) Each policy so purchased shall include a provision that, in the event the Administrator determines that ascertaining the actual age distribution of the amounts of group life insurance in force at the date of issue of the policy or at the end of the first or any subsequent year of insurance thereunder would not be possible except at a disproportionately high expense, the Administrator may approve the determination of a tentative average group life premium, for the first or any subsequent policy year, in lieu of using the actual age distribution. Such tentative average premium rate shall be redetermined by the Administrator during any policy year upon request by the insurance company or companies issuing the policy, if experience indicates that the assumptions made in determining the tentative average premium rate for that policy year were incorrect.

"(d) Each policy so purchased shall contain a provision stipulating the maximum expense and risk charges for the first policy year, which charges shall have been determined by the Administrator on a basis consistent with the general level of such charges made by life insurance companies under policies of group life insurance issued to large employers. Such maximum charges shall be continued from year to year, except that the Administrator may redetermine such maximum charges for any year either by agreement with the insurance company or companies issuing the policy or upon written notice given by the Administrator to such companies at least one year in advance of the beginning of the year for which such redetermined maximum charges will be effective.

"(e) Each such policy shall provide for an accounting to the Administrator not later

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than ninety days after the end of each policy year, which shall set forth, in a form approved by the Administrator, (1) the amounts of premiums actually accrued under the policy from its date of issue to the end of such policy year, (2) the total of all mortality and other claim charges incurred for that period, and (3) the amounts of the insurers' expense and risk charge for that period. Any excess of the total of item (1) over the sum of items (2) and (3) shall be held by the insurance company or companies issuing the policy as a special contingency reserve to be used by such insurance company or companies for charges under such policy only, such reserve to bear interest at a rate to be determined in advance of each policy year by the insurance company or companies issuing the policy, which rate shall be approved by the Administrator as being consistent with the rates generally used by such company or companies for similar funds held under other group life insurance policies. If and when the Administrator determines that such special contingency reserve has attained an amount estimated by the Administrator to make satisfactory provision for adverse fluctuations in future charges under the policy, any further excess shall be deposited to the credit of the revolving fund established under section 766 of this title. If and when such policy is discontinued, and if after all charges have been made, there is any positive balance remaining in such special contingency reserve, such balance shall be deposited to the credit of the revolving fund, subject to the right of the insurance company or companies issuing the policy to make such deposit in equal monthly installments over a period of not more than two years.

#### § 722. Benefit certificates

"The Administrator shall arrange to have each member insured under a policy purchased under section 766 of this title receive a certificate setting forth the benefits to which the member is entitled thereunder, to whom such benefit shall be payable, to whom claims should be submitted, and summarizing the provisions of the policy principally affecting the member. Such certificate shall be in lieu of the certificate which the insurance company or companies would otherwise be required to issue.

#### § 773. Forfeiture

"Any person guilty of mutiny, treason, spying, or desertion, or who, because of conscientious objections, refuses to perform service in the Armed Forces of the United States or refuses to wear the uniform of such force, shall forfeit all rights to Servicemen's Group Life Insurance under this subchapter. No such insurance shall be payable for death inflicted as a lawful punishment for crime or for military or naval offense, except when inflicted by an enemy of the United States.

#### § 774. Advisory Council on Servicemen's Group Life Insurance

"There is hereby established an Advisory Council on Servicemen's Group Life Insurance consisting of the Secretary of the Treasury as Chairman, the Secretary of Defense, the Secretary of Commerce, the Secretary of Health, Education, and Welfare, and the Director of the Bureau of the Budget, each of whom shall serve without additional compensation. The Council shall meet once a year, or oftener at the call of the Administrator, and shall review the operations under this subchapter and advise the Administrator on matters of policy relating to his activities thereunder.

#### § 775. Jurisdiction of District Courts

"The district courts of the United States shall have original jurisdiction of any civil action or claim against the United States founded upon this subchapter.

#### § 776. Effective date

"The insurance provided for in this subchapter and the deductions and contributions for that purpose shall take effect on the date (designated by the Administrator and certified by him to each Secretary concerned."

(b) Section 211(a) of title 38, United States Code, is amended by inserting "775," immediately before "784."

Sec. 2. The analysis of chapter 19 of title 38, United States Code, is amended (1) by redesignating "SUBCHAPTER III—GENERAL" as "SUBCHAPTER IV—GENERAL" and (2) by inserting after

"760 Waiver of premium payment on due date."

the following:

"SUBCHAPTER III—SERVICEMEN'S GROUP LIFE INSURANCE

"Sec.

"761. Definitions.

"764. Eligible insurance companies.

"767. Persons insured; amount.

"763. Termination of coverage; conversion.

"765. Deductions; payment; investment; expenses.

"770. Beneficiaries; payment of insurance.

"771. Basic tables of premiums; readjustment of rates.

"772. Benefit certificates.

"773. Forfeiture.

"774. Advisory Council on Servicemen's Group Life Insurance.

"775. Jurisdiction of District Courts.

"776. Effective date."

Sec. 3. (a) In the case of each veteran who died or dies—

(1) as a direct result of actions of hostile forces;

(2) as a direct result of an accident involving a military or naval aircraft or an aircraft under charter to the Department of Defense, Army, Navy, or Air Force;

(3) as a direct result of an explosion of an instrumentality of war; or

(4) while performing service for which incentive pay for hazardous duty or special pay is authorized by section 301, 304, or 310 of title 37, United States Code;

while in the active military, naval, or air service during the period from January 1, 1957, to the date immediately preceding the date on which the Servicemen's Group Life Insurance program is placed in effect pursuant to section 776 of title 38, United States Code, both dates inclusive, the Administrator of Veterans' Affairs shall pay a death gratuity to the widow or widower, child or children, or parent or parents of such veteran, as provided in subsection (b), in an amount not exceeding \$5,000, determined as provided in subsection (c), but only if (A) application is made for such death gratuity within one year after the date of enactment of this Act and (B) the person or persons receiving a death gratuity under this section waive all future rights to death compensation and dependency and indemnity compensation, under title 38, United States Code, on account of the death of such veteran.

(b) The death gratuity authorized by this section shall be paid to the following classes of persons and in the order named—

(1) to the widow or widower of the veteran, if living;

(2) if no widow or widower, to the child or children of the veteran, if living, in equal shares;

(3) if no widow, widower, or child, to the parent or parents of the veteran who last bore that relationship, if living, in equal shares.

(c) (1) The death gratuity authorized by this section shall be \$5,000 reduced by the aggregate amount of (A) United States Government Life Insurance and National Service Life Insurance paid or payable on account of the death of such veteran and (B) any death

compensation or dependency and indemnity compensation received on account of the death of such veteran by the person or persons who receive such death gratuity.

(2) In any case where two or more persons are eligible for a death gratuity under this section on account of the death of the same veteran but one or more of such persons do not waive future death compensation or dependency and indemnity compensation payable under title 38, the Administrator shall pay his or their share of such death gratuity to the person or persons waiving such compensation. However, the death compensation or dependency and indemnity compensation payable to any other person shall not be increased solely as the result of an election and waiver under this section.

(3) The right of any person to payment of a death gratuity under this section shall be conditioned upon his being alive to receive such payment. No person shall have a vested right to any such payment and any payment not made during the person's lifetime shall be paid to the person or persons within the permitted class next entitled to priority, as provided in subsection (b).

(d) Any terms used in this section which are defined in section 101 or 102(b) of title 38, United States Code, shall, for the purposes of this section, have the meanings given to them by such section 101 or 102(b), except that (1) the term "veteran", as used in this section, includes a person who dies while in the active military, naval, or air service and (2) the term "child" shall not be limited with respect to age or marital status.

(e) Appropriations made to the Veterans' Administration for "Compensation and Pensions" shall be available for the payment of death gratuities under this section.

Mr. TALMADGE. Mr. President, I offer an amendment to the House amendment and ask that it be stated.

The PRESIDENT pro tempore. The amendment will be stated.

The LEGISLATIVE CLERK. On page 17, line 26, of the attached bill, S. 2127, as passed by the House, strike out "as a direct result of an explosion of an instrumentality of war; or" and substitute in lieu thereof "as a direct result of the extra hazard of military or naval service, as such hazard may be determined by the Administrator; or".

Mr. TALMADGE. Mr. President, this amendment has been discussed with the distinguished chairman of the House Veterans Affairs Committee [Mr. TEAGUE], and also with the distinguished chairman of that committee's Subcommittee on Insurance. It was considered by them and me as being a necessary provision, which broadens the scope of the House amendment.

The original bill, S. 2127, was offered by the distinguished junior Senator from Florida [Mr. SMATHERS], the distinguished senior Senator from Delaware [Mr. WILLIAMS], and myself.

Hearings were held before the Senate Committee on Finance. The bill was reported unanimously to the Senate by the Committee on Finance, and passed unanimously by the Senate. The bill was sent to the other body. The House decided to broaden the scope of the bill, and the House language has greatly improved the Senate bill.

I therefore ask that the Senate adopt my amendment and concur in the House amendment as thus amended.

Mr. SMATHERS. Mr. President, on June 11 of this year, my very able and



distinguished colleague from the State of Georgia [Mr. TALMADGE] introduced S. 2127, in order to provide special indemnity insurance for members of the Armed Forces serving in combat zones. I was indeed happy to cosponsor this legislation with him. It was also cosponsored by the very able and distinguished Senator from Delaware [Mr. WILLIAMS].

On August 19 the Senate unanimously passed this measure, and it was referred to the Committee on Veterans' Affairs in the House of Representatives.

After the Committee on Veterans' Affairs made improvements in the legislation sponsored by Senator TALMADGE, Senator WILLIAMS and myself, the House unanimously passed this legislation.

As it is true in the legislative process of the Congress each body makes improvements in legislation before it is finally enacted.

I would like to compliment the chairman of the Committee on Veterans' Affairs of the House [Mr. TEAGUE] and the members of his committee, for doing a remarkable job in further improving this legislation so that today we have before us a bill to provide needed protection for those serving in our Armed Forces.

In discussing the improvements and changes made by the House of Representatives with Senator TALMADGE and Senator WILLIAMS, I urge my colleagues to accept the House amendments and send the measure forthwith to the President hopefully for his approval.

The bill as presently before us provides a group life insurance plan for all members of the uniformed services on active duty on and after the effective date designated by the Administrator of Veterans' Affairs.

Coverage is automatic with the serviceman being required to take affirmative action to remove himself from the program.

The coverage provided is \$10,000 or \$5,000. Premium rates for the servicemen are expected to be \$2 a month for the \$10,000 policy and \$1 per month for the \$5,000 policy. These premiums would be deducted from the pay of the servicemen by the Department of Defense and remitted to the Veterans' Administration.

All costs traceable to extra hazards of servicemen will be borne by the Government, otherwise the program would be self-sustaining with the deductions that I have previously referred to.

Under the provisions of the measure, if an individual has a service-connected disability, he would be eligible for a commercial policy without medical examination, and in addition would be eligible for a \$10,000 disabled veterans' insurance policy administered by the Veterans' Administration. In the latter case he must apply for the policy within 1 year of the date of the establishment of the service-connected disability.

Another important improvement made in the bill as passed by the Senate provides for the period January 1, 1967, and continuing until the effective date of the group insurance plan a maximum death gratuity of \$5,000 to a widow, child or children and the parents of individuals

who served during this period in one of the branches of the Armed Services and who lost their lives under certain hazardous conditions as a result of such service.

This gratuity would be reduced by the amount of any dependency and indemnity compensation, National Service Life Insurance, or U.S. Government life insurance payable in the particular case.

I feel that this much-needed legislation warrants the prompt and final action by the Congress to provide for those in the Armed Forces who are making great sacrifices in defending this country's freedom as well as that of the free world.

Knowing that we care at home about the future welfare of our armed forces personnel and their dependents certainly would do much toward bolstering their spirits at times when many of us have a tendency to forget and take for granted the freedoms which we enjoy today as a result of the services they are rendering to our country.

I cannot urge too strongly that the Senate accept the House amendments and send the bill forthwith to the President for signature.

The PRESIDING OFFICER (Mr. KENNEDY of New York in the chair). The question is on agreeing to the amendment offered by the Senator from Georgia [Mr. TALMADGE].

The amendment to the House amendment was agreed to.

The PRESIDING OFFICER. The question now recurs on concurring in the House amendment as amended.

The amendment of the House, as amended, was agreed to.

#### CEASE-FIRE IN THE INDO-PAKISTAN DISPUTE

Mr. MANSFIELD. Mr. President, the cease-fire which appears to have been achieved in the Indo-Pakistan dispute is an event of great magnitude for the orderly and peaceful management of international conflicts. It brings renewed hope in the efficacy of the United Nations Security Council as a major instrument for the maintenance of peace. To be sure, the basic problem of Kashmir remains to be resolved. To be sure, the cease-fire may not hold indefinitely. But neither factor detracts from the achievement. The cease-fire reflects, may I say, great credit both on India and Pakistan and on the policies of every government represented on the United Nations Security Council. It is the best possible response not only to the immediate fighting between India and Pakistan but to those who would fish in troubled waters.

On the part of the United States, I want to say, further, that President Johnson has guided our limited but significant part in this matter with policies of exceptional wisdom and great good sense.

In their cautious and restrained approach to this problem, the President, the Secretary of State, and our outstanding Ambassador at the United Nations, Mr. Arthur Goldberg, have made a highly significant contribution to the restoration of order in the Indo-Pakistan sub-

continent, to the forestalling of the rapid spread of chaos in Asia and to the general strengthening of the prospect for international action for peace through the United Nations Security Council.

Mr. JAVITS. Mr. President, I join with the Senator in expressing gratification over what has happened. It is especially significant because it again establishes the importance of the role of the United Nations, which seemed for the moment to have fallen into a state of desuetude because of its financial troubles.

We are all indebted to President Johnson and to United Nations Ambassador Arthur Goldberg for the part they played in avoidance of what could have led to the terrible conflagration of a war much broader than the conflict between India and Pakistan, and in the revival of the role of the United Nations in a most significant way.

I am grateful to the Senator from Montana for his comments.

Mr. MANSFIELD. I agree completely with the distinguished Senator from New York. Furthermore, I believe that the outcome of the difficulties between India and Pakistan indicates quite strongly the wisdom of the President's approach through the United Nations and, in effect, emphasizes that the idea of unilateral intervention on our part was not the correct procedure but, rather, that it was multilateral intervention, in a sense, through dependence on the Security Council of the United Nations, which, in this instance, I am informed, was unanimous in its outlook.

Mr. JAVITS. I am grateful to the Senator for his remarks.

Mr. GORE. Mr. President, I rise to commend the United Nations, Secretary General U Thant, President Johnson, the Soviet Union, Great Britain, and the many other nations who have participated in bringing about a cessation of the murderous hostilities between India and Pakistan.

This action illustrates the power of concerted effort by men and nations of good will. It also illustrates once again the vitality and urgent necessity for a world organization such as the United Nations. I commend that organization and the principle of collective security.

I applaud the existence of a world organization where debate and consultation among nations can occur—indeed, where debate even between nations engaging in hostilities on the battlefield can occur.

I also applaud the existence of a world organization in which the power of world opinion can be focused. Once again it seems to me that the success of the United Nations and the members thereof, in bringing about a cessation of hostilities, demonstrates the necessity and the urgency for the existence of such an organization.

#### DEDICATION OF EISENHOWER COLLEGE, SENECA FALLS, N.Y.

Mr. JAVITS. Mr. President, yesterday, an event occurred in the State of New York which I believe deserves the attention of Congress. The first college

September 22, 1965

named after our former President, Dwight D. Eisenhower, was dedicated at Seneca Falls, N.Y., which lies in the center of the State, near beautiful Cayuga Lake, some 30 miles from Syracuse.

The college is headed by Dr. Earl J. McGrath, former Federal Commissioner of Education.

Speaking at the dedication were many distinguished leaders, including, of course, former President Eisenhower, and Governor Rockefeller, of our State.

I had planned to be there but was unable to do so because of the possibility of a vote on the immigration bill, which is of critical importance to my State, and the need for various negotiations in that respect.

Mr. President, the college is most enterprising. It is a voluntary college—an independent college, as it were. It will operate in a completely nonsectarian way. It proposes to pursue an accelerated year-round, trimester plan, giving unusual opportunities to its students. It will emphasize not only the liberal arts but also political science, and as we would expect world affairs.

Mr. President, I join with millions of other Americans in gratification over the fact that such a college has been initiated in the name of President Eisenhower and to wish for it—as I am sure will all Americans—a future of prosperity, success, and eminence in the field of higher education.

In this connection, I ask unanimous consent to have printed in the RECORD an Associated Press news story of the ground-breaking which appeared in today's Baltimore Sun, and an explanation of the college's purpose as contained in the booklet, "A College of Special Promise."

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Baltimore (Md.) Sun, Sept. 22, 1965]

#### PROUD IKE BREAKS GROUND FOR EISENHOWER COLLEGE

SENECA FALLS, N.Y., September 21.—Former President Dwight D. Eisenhower broke ground today for a college named after him, and pronounced it an honor that "will be with me every day of my life."

Speaking at ceremonies on the site of Eisenhower College, the former Chief Executive said "the liberal arts college is the key to the understanding and exercise of real citizenship. I feel we must have more of them."

#### NO GREATER HONOR

Eisenhower College, scheduled to open in 1967, is to be a 4-year, liberal arts institution.

The one-time President told an estimated 12,000 persons gathered at the 265-acre site east of here, that he could think of no greater honor than having the college named for him.

"This honor that is accorded me will be with me every day of my life," he said.

The 74-year-old former Chief Executive said he disagreed with those who prophesied that small liberal arts colleges are a thing of the past. He said the liberal arts college should "seek its natural habitat in the rural areas. Let the big universities go to the cities."

He said such colleges would develop in the student moral standards and "a feeling of accommodation for understanding his fellow citizens."

President Johnson sent a telegram of congratulations praising officials who named the college in honor of "a man who has spent his lifetime in educational endeavor."

#### GREETED BY ROCKEFELLERS

Mr. Eisenhower flew here from his Gettysburg, Pa., farm and was greeted by Gov. and Mrs. Nelson A. Rockefeller.

He was introduced by his friend and occasional golfing companion, comedian Bob Hope. The former President laughed heartily in response to several quips by Hope.

"This is a great idea, this college," Hope said, adding:

"Our future Republicans have to come from some place. Where else but in America could a man in command of our armies, leader of our country, and a leader in the field of education, wind up in Seneca Falls shoveling dirt."

Dr. Earl J. McGrath, former U.S. Commissioner of Education, will serve as chancellor of Eisenhower College. The college, which overlooks Cayuga Lake, eventually will provide for an enrollment of about 1,500 students.

#### SIX SPECIAL EMPHASES

First, last, and always, the main objective of Eisenhower College will be high quality education. Lessons from the past will be applied; the mistakes avoided. In six main areas of policy and procedure, the focus will be on new contemporary keys for quality education.

1. World outlook: "The entire corporate life of Eisenhower College will reflect the fact that we live today in an international community in which provincial thought and behavior are as outmoded as Ptolemaic astronomy. The graduates of Eisenhower College will live in a world completely different from that of their grandfathers. Already they can travel to Cairo, Buenos Aires, or Tokyo more quickly than their forebears could travel from Seneca Falls to Albany; and when they arrive, they are confronted with a culture and a way of life arrestingly different from their own. On transoceanic television they see events in distant lands as rapidly as they happen.

"An American who knows little or nothing about the politics, economics, religion, industry, commerce, ambitions, and needs of other peoples has had an education which has failed to prepare him to live intelligently in the world of today and tomorrow."

So writes Dr. Earl McGrath. And he adds: "Yet a recent report, entitled 'Undergraduate Education in Foreign Affairs,' reveals that few students in the 175 institutions studied understood the facts of international life. The causes of their ignorance and differences are doubtless many, but an analysis of college courses disclosed little real effort on the part of institutions to prepare students for the roles they will have to play as members of the international community.

"There were courses in international politics, economics and culture, but these were few and designed for the small percentage of students specializing in some aspect of international affairs. The author concluded that if all students were to gain an interest in, and understanding of, events and peoples in other parts of the world and our relations to them, all departments would have to be involved. Indeed the entire campus life should reflect the institution's concern with the world scene."

Eisenhower College will make international studies part of every student's curriculum. Under a program coordinated by a dean of world studies, there will be insistence on a foundation for all: on extracurricular influences working on all; on a world view which will find practical or philosophic expression in every department of the curriculum.

Many institutions have excellent courses on international relations; or on the history, literature and culture of certain other nations; or excellent programs of study in depth for some special geographic area. As a rule these are optional, or only for the future specialist. Only a limited proportion of most student bodies is touched by these studies. When change and improvement are sought, internal solidification is a hindrance and only limited extensions can be grafted on. But Eisenhower College starts new and unencumbered. Its potential for success is immensely advanced. The means for reaching its goal is built in from the start, not tacked onto something existing and different.

2. Select curriculum: "The achievement of the liberal arts purpose requires far fewer courses than are common today. With few exceptions liberal arts colleges have allowed the several departments to expand beyond any defensible limit. Studies of a number of curriculums in such institutions disclose broad arrays of instructions, sometimes nearly as many courses as students, much of which is so highly specialized and technical that it should be reserved for graduate departments or professional schools. This excessive proliferation usually results in a large percentage of small and expensive classes (sometimes over 40 percent of all courses enroll fewer than 10 students). These extravagances proportionately dissipate the efforts of the faculty, commensurately reduce their salaries, and make the student's education a collection of fragmentary and disjointed intellectual experiences."

Again so writes Dr. McGrath.

Eisenhower College will keep waste out of its curriculum from the start. It can do this successfully because it starts with a basic curriculum and has no vested faculty interests to combat. Eighteen academic departments (instead of the frequent 25 to 30) will offer fewer than 250 courses plus four interdisciplinary courses (instead of the usual 500-600 courses or more), totaling 840 credit hours (compared with the usual 1,500-2,000 hours).

From this select curriculum will come:

Greater concentration on liberal arts essentials;

Better teaching;  
Fewer wasteful small classes;  
Smaller faculty and higher salaries;  
All leading to a better faculty and a spiral of increasing quality.

3. Year-round operation: Year-round operation will be brought about through use of the trimester plan. Each year will comprise three 14-week terms. Normally, therefore, the Eisenhower College student will complete his degree work in eight terms, or 2 2/3 years, although exceptions will be made, of course, in cases of illness or other interruption.

This system of year-round operation embodies numerous advantages:

Gross annual income increase of 30 to 40 percent.

Combined with a smaller faculty as a result of reducing the curriculum to proper dimensions, this enables significantly higher salaries.

The college plant does not stand relatively idle for a quarter of the year.

The student's education is speeded. This is a growingly important consideration for the rapidly increasing numbers who are planning an additional 3 or 4 years of post-graduate or professional education. Also more than a year is added to the student's period of earning power.

Many colleges and universities have considered full-time year-round operation, and a few have introduced it in one form or another. Almost inevitably its advantages have not been fully realized since it represents a choice and not the norm, and because the

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REMARKS: I believe, Mr. Houston may still have legislative History on Armed Forces Indemnity Insurance - Pls, insert in package & if you would be so kind, log this action on the index sheet - Senate approves, House amendment <del>Senate</del> <i>amended's House amend.</i>		
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